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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Nancy First name Lee Middle name Jones Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	FKA Nancy Lee Bullard-Jones	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3477	

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Case number (if known)

Debtor 1 Nancy Lee Jones

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		7947 S King Dr, Apt 1E Chicago, IL 60619				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Case number (if known) Debtor 1 Nancy Lee Jones

Par	Tell the Court About	Your B	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
		☐ Cl	hapter 11					
		□ Chapter 12						
		☐ CI	hapter 13					
8.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are p	aying the fe	e check with the clerk's office in your local court for more deta fee yourself, you may pay with cash, cashier's check, or mou or behalf, your attorney may pay with a credit card or check w	ney
				to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Payling Fee in Installments (Official Form 103A).				
			I request tha	t my fee be w	aived (You may re	quest this o	option only if you are filing for Chapter 7. By law, a judge ma	ay,
but is not required to, waive your fee, and may do so only if your income is less applies to your family size and you are unable to pay the fee in installments). If					fee in installments). If you choose this option, you must fill o	tnat out		
			the Application	n to Have the	Chapter 7 Filing Fe	ee Waived ((Official Form 103B) and file it with your petition.	
9. Have you filed for ■ No. bankruptcy within the								
	last 8 years?	☐ Ye	☐ Yes.					
			District			hen	Case number	
			District			hen	Case number	
			District		W	hen	Case number	
10.	Are any bankruptcy	■ No)					
	cases pending or being filed by a spouse who is	☐ Ye	s.					
	not filing this case with you, or by a business partner, or by an affiliate?							
			Debtor				Relationship to you	
			District		W	hen	Case number, if known	
			Debtor				Relationship to you	
			District		W	hen	Case number, if known	
11.	Do you rent your residence?	■ No	Go to I	ine 12.				
		☐ Ye	es. Has yo	ur landlord obt	ained an eviction j	udgment ag	against you?	
				No. Go to line	12.			
				Yes. Fill out <i>Ir</i> this bankrupto		out an Evict	ction Judgment Against You (Form 101A) and file it as part of	of

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Debtor 1 Nancy Lee Jones Case number (if known)

art	3: Report About Any Bu	sinesses `	You Own	as a Sole Proprieto	or		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of busi	iness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State	e & ZIP Code		
	it to this petition.		Check		x to describe your business:		
					ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))		
				Commodity Broker (as defined in 11 U.S.C. § 101(6))			
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	u are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set applines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, stat ations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the p U.S.C. 1116(1)(B).				
For a definition of small		No.	I am n	ot filing under Chapt	ter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	•	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am fi	ling under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
art	4: Report if You Own or	Have Any	Hazardo	us Property or Any	y Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	he hazard?			
identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?				iate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	Number, Street, City, State & Zip Code		

Debtor 1 Nancy Lee Jones Document Page 5 of 43 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-19452 Doc 1 Filed 07/11/18 Entered 07/11/18 17:24:47 Desc Main Document Page 6 of 43 Case number (if known) Debtor 1 Nancy Lee Jones Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this

document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

MM / DD / YYYY

/s/ Nancy Lee Jones Signature of Debtor 2 Nancy Lee Jones Signature of Debtor 1

Executed on July 11, 2018 Executed on MM / DD / YYYY

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Debtor 1 Nancy Lee Jones Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak	Date	July 11, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Thomas G. Stahulak 6288620 Printed name		
Stahulak & Associates, L.L.C. / GetFiled Firm name		
53 W. Jackson Blvd., Suite 652		
Chicago, IL 60604		
Number, Street, City, State & ZIP Code		
Contact phone (312) 662-1480	Email address	ecf@stahulakandassociates.com
6288620 IL		
Bar number & State		

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		1700.11111	-III Paue o 0145	
Fill in this infor	mation to identify your	case:		
Debtor 1	Nancy Lee Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 2.913.50 1c. Copy line 63, Total of all property on Schedule A/B..... 2,913.50 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 0.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 18,829.00 Your total liabilities \$ 18.829.00 Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 1,101.50 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 1,285.21 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? □ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known) Debtor 1 Nancy Lee Jones

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$_

1,101.50

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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		Docum	nent Page 10 of 43		
Fill in this i	nformation to identify you	r case and this filing:			
Debtor 1	Nancy Lee Jones				
20010	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case numb	er				☐ Check if this is an
					amended filing
Official	Form 106A/B				
Schoo	dule A/B: Proj	oortv			40/45
					12/15
hink it fits be	est. Be as complete and accur f more space is needed, attac	rate as possible. If two mar	y once. If an asset fits in more than ried people are filing together, both orm. On the top of any additional pa	are equally responsible for s	upplying correct
Part 1: Des	cribe Each Residence, Buildir	g, Land, or Other Real Est	ate You Own or Have an Interest In		
Do vou ow	n or have any legal or equitab	ole interest in any residence	e, building, land, or similar property?	•	
. Do you ow	in or have any legal or equitar	ie interest in any residence	e, bulluling, latiu, or similar property:		
No. Go	to Part 2.				
☐ Yes. W	here is the property?				
Part 2: Des	cribe Your Vehicles				
□ No ■ Yes	ns, trucks, tractors, sport (itility vehicles, motorcy	cies		
3.1 Make	: Chevrolet	Who has an in	terest in the property? Check one		claims or exemptions. Put
Mode	Tabas I C 4MD	■ Debtor 1 onl			ed claims on Schedule D: nims Secured by Property.
Year:	2003	Debtor 2 onl	•		
		0,000	•	Current value of the entire property?	Current value of the portion you own?
Other	information:		of the debtors and another		
				#4.405.00	Φο οοο το
		Check if thi	s is community property	\$4,125.00	\$2,062.50
Examples No Yes Add the pages yer Part 3: Des	: Boats, trailers, motors, per dollar value of the portion ou have attached for Part 2 cribe Your Personal and Hou	sonal watercraft, fishing v you own for all of your 2. Write that number her sehold Items	entries from Part 2, including and	accessories ny entries for	\$2,062.50
טס you ow	n or have any legal or equi	table interest in any of	tne tollowing items?		Current value of the portion you own?
					Do not deduct secured
					claims or exemptions.
Househo	ld goods and furnishings				

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

	Case 18-19452	Doc 1	Filed 07/11/18 Document	Entered 07/11/18 17:2 Page 11 of 43 Case number	24:47	Desc Main
Debtor 1	Nancy Lee Jones			Case number	(if known)	
■ Yes.	Describe					
	Used pe	ersonal hous	sehold furniture and g	goods/items]	\$300.00
7. Electron				oment; computers, printers, scanners	s; music c	collections; electronic devices
	Describe					
<i>Examp</i> ■ No	ibles of value les: Antiques and figurines; other collections, memo			oks, pictures, or other art objects; sta	amp, coin	, or baseball card collections;
Examp. No	nent for sports and hobbie les: Sports, photographic, en musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis	; canoes	and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns Describe	s, ammunitior	ı, and related equipmen	t		
□ No	es ples: Everyday clothes, furs, Describe	, leather coats	s, designer wear, shoes	, accessories		
	Used pe	ersonal cloth	ning and accessories]	\$250.00
■ No □ Yes. 13. Non-fa Exam ■ No □ Yes. 14. Any of	ples: Everyday jewelry, cost Describe arm animals ples: Dogs, cats, birds, hors Describe	es old items you		ding rings, heirloom jewelry, watche:		gold, silver
	the dollar value of all of yo art 3. Write that number ho			ny entries for pages you have atta	ched	\$550.00
	escribe Your Financial Assets	uitable inte	not in any of the fell	in a 2		Comment conference of the
no you o	wn or have any legal or eq	uitable inter	est in any of the follow	ring ?		Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in you			osit box, and on hand when you file y	your petiti	on
Official For	m 106A/B		Schedule A/B: F	Property		page 2

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Case number (if known) Document Nancy Lee Jones

			Cash on hand	\$100.00
		ounts; certificates of deposit; shar s with the same institution, list eac	es in credit unions, brokerage houses, a h.	nd other similar
Yes		Institution name:		
	17.1. Savings	Urban Partnership		\$200.00
Examples: Bond fund	s, or publicly traded stocks ds, investment accounts with br	okerage firms, money market acc	ounts	
■ No □ Yes	Institution or issuer	name:		
19. Non-publicly traded joint venture ■ No	stock and interests in incorp	orated and unincorporated bus	inesses, including an interest in an Ll	₋C , partnership, and
☐ Yes. Give specific	information about them		% of ownership:	
Negotiable instrume Non-negotiable instr	nts include personal checks, ca	otiable and non-negotiable instr shiers' checks, promissory notes, ansfer to someone by signing or d	and money orders.	
21. Retirement or pensi Examples: Interests ■ No		403(b), thrift savings accounts, or	other pension or profit-sharing plans	
☐ Yes. List each acco	ount separately. Type of account:	Institution name:		
	ised deposits you have made so	o that you may continue service of public utilities (electric, gas, wate	r use from a company r), telecommunications companies, or ot	hers
☐ Yes		Institution name or individe	ual:	
■ No	t for a periodic payment of mon Issuer name and description.	ey to you, either for life or for a nu	mber of years)	
	·	qualified ABLE program, or unde	er a qualified state tuition program.	
■ No □ Yes	Institution name and description	on. Separately file the records of a	ny interests.11 U.S.C. § 521(c):	
■ No	future interests in property (o	other than anything listed in line	e 1), and rights or powers exercisable	for your benefit
Examples: Internet d ■ No		nd other intellectual property eds from royalties and licensing aç	greements	
·	s and other general intangible	les		

Licenses, franchises, and other general intangibles *Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

Debtor 1

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Debtor 1	Nancy Lee Jones		Document	Page 13 of 43 Case number (if known)		
☐ Yes.	Give specific information	on about them				
Money or	property owed to you	?			Current value of the portion you own? Do not deduct secured claims or exemptions.	
■ No	funds owed to you Give specific information	on about them, inc	cluding whether you alre	ady filed the returns and the tax years		
■ No			usal support, child suppo	ort, maintenance, divorce settlement, property	settlement	
Exam _l ■ No	amounts someone ow ples: Unpaid wages, dis benefits; unpaid lo Give specific information	ability insurance ans you made to		efits, sick pay, vacation pay, workers' compe	nsation, Social Security	
<i>Exam_l</i> □ No	-	or life insurance; l		HSA); credit, homeowner's, or renter's insurar	nce	
■ Yes.	Name the insurance co	mpany of each p Company name:	olicy and list its value.	Beneficiary:	Surrender or refund value:	
	(rance Policy through Insurance Co - NO C/ /ALUE	ASH	\$1.00	
If you somed		living trust, exped	someone who has die of proceeds from a life in	ed surance policy, or are currently entitled to reco	eive property because	
Exam _l ■ No		ment disputes, in	you have filed a lawsui surance claims, or rights	t or made a demand for payment to sue		
■ No	34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims					
	Describe each claim nancial assets you did					
■ No	•	•				
⊔ Yes.	Give specific information	on				
		•		ny entries for pages you have attached	\$301.00	
Part 5: De	escribe Any Business-Rel	ated Property You	Own or Have an Interest	n. List any real estate in Part 1.		
		equitable interest	in any business-related p	roperty?		
_	o to Part 6. Go to line 38.					

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Case number (if known) Document

Debtor 1 Nancy Lee Jones

Part	6: Describe Any Farm- and Commercial Fishing-Related Property If you own or have an interest in farmland, list it in Part 1.	You Own	n or Have an Interes	st In.		
46.	Do you own or have any legal or equitable interest in any fa	ırm- or c	ommercial fishin	g-related property?		
	No. Go to Part 7.					
	☐ Yes. Go to line 47.					
Part	7: Describe All Property You Own or Have an Interest in That	t You Did	Not List Above			
ı	Do you have other property of any kind you did not already Examples: Season tickets, country club membership No Yes. Give specific information	list?				
54.	Add the dollar value of all of your entries from Part 7. Write List the Totals of Each Part of this Form	e that n	umber here		\$	00.00
55.	Part 1: Total real estate, line 2					\$0.00
56.	Part 2: Total vehicles, line 5		\$2,062.50			
57.	Part 3: Total personal and household items, line 15		\$550.00			
58.	Part 4: Total financial assets, line 36		\$301.00			
59.	Part 5: Total business-related property, line 45		\$0.00			
60.	Part 6: Total farm- and fishing-related property, line 52		\$0.00			
61.	Part 7: Total other property not listed, line 54	+	\$0.00			
62.	Total personal property. Add lines 56 through 61		\$2,913.50	Copy personal property t	otal \$2	2,913.50
63.	Total of all property on Schedule A/B. Add line 55 + line 62				\$2,91	3.50

Official Form 106A/B Schedule A/B: Property page 5 Case 18-19452 Doc 1 Filed 07/11/18 Entered 07/11/18 17:24:47 Desc Main

		17(7(4)1111)	<u> </u>	<u>, </u>		
Fill in this infor	Fill in this information to identify your case:					
Debtor 1	Nancy Lee Jones					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					Check if this is an amended filing	

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
2003 Chevrolet Tahoe LS 4WD 90,000 miles	\$2,062.50	\$2,062.50 735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1		100% of fair market value, up to any applicable statutory limit
Used personal household furniture and goods/items	\$300.00	\$300.00 735 ILCS 5/12-1001(b)
Line from <i>Schedule A/B</i> : 6.1		☐ 100% of fair market value, up to any applicable statutory limit
Used personal clothing and accessories	\$250.00	\$250.00 735 ILCS 5/12-1001(a)
Ellie Helli Gohedale 7VD. TT. T		100% of fair market value, up to any applicable statutory limit
Cash on hand Line from Schedule A/B: 16.1	\$100.00	\$100.00 735 ILCS 5/12-1001(b)
Ellie Holli Gonedale A.B. 10.1		100% of fair market value, up to any applicable statutory limit
Savings: Urban Partnership	\$200.00	\$200.00 735 ILCS 5/12-1001(b)
Line from Schedule AVD. 17.1		100% of fair market value, up to any applicable statutory limit

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Debt	or 1 Nancy Lee Jones		Case number (if known)		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Check only one box for each exemption. Schedule A/B			
Whole Life Insurance Policy through Occidental Life Insurance Co - NO CASH SURRENDER VALUE Line from <i>Schedule A/B</i> : 31.1		\$1.00	\$1.00	215 ILCS 5/238	
			100% of fair market value, up to any applicable statutory limit		
	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every	. ,		nt.)	
	Yes. Did you acquire the property coveredNo✓ Yes	ed by the exemption wi	thin 1,215 days before you filed this case	?	

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Fill in this information to identify your case:				
Debtor 1	Nancy Lee Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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		Document	Page 18	3 of 43	
Fill in this	s information to identify your	case:			
Debtor 1	Nancy Lee Jones				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF II	LLINOIS		
_					
Case nun	nber				☐ Check if this is an
(II KIIOWII)					amended filing
					amenaea ming
Official	Form 106E/F				
Sched	ule E/F: Creditors W	ho Have Unsecured	l Claims		12/15
Schedule G Schedule E eft. Attach name and G	Executory Contracts and Unexposed Creditors Who Have Claims Sectifies Continuation Page to this page as enumber (if known).	ired Leases (Official Form 106G). ured by Property. If more space is e. If you have no information to re	Do not include needed, copy to	ontracts on Schedule A/B: Property any creditors with partially secured he Part you need, fill it out, number do not file that Part. On the top of a	claims that are listed in r the entries in the boxes on the
Part 1:	List All of Your PRIORITY Un				
	y creditors have priority unsecure	a ciaims against you?			
	. Go to Part 2.				
☐ Ye					
Part 2:	List All of Your NONPRIORIT				
3. Do an	y creditors have nonpriority unsec	ured claims against you?			
☐ No	. You have nothing to report in this pa	art. Submit this form to the court with	h your other sche	edules.	
■ Ye	S.				
		et and the discretization of the contract of		Lalla carl alster is	
unseci	ured claim, list the creditor separately ne creditor holds a particular claim, li	for each claim. For each claim liste	ed, identify what t	holds each claim. If a creditor has r ype of claim it is. Do not list claims alr three nonpriority unsecured claims fil	eady included in Part 1. If more
					Total claim
4.1 C	apital One	Last 4 digits of ac	count number	3164	\$14,917.00
	onpriority Creditor's Name				<u> </u>
	ttn: Bankruptcy			Opened 11/95 Last Active	
	o Box 30285 alt Lake City, UT 84130	When was the del	ot incurred?	2/10/16	
	umber Street City, O1 64130	As of the date you	ı file, the claim i	s: Check all that apply	
W	ho incurred the debt? Check one.	·		,	
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
_	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and and	_ '	RITY unsecured	I claim:	
	Check if this claim is for a comr				
	ebt	•	ing out of a sepa	ration agreement or divorce that you	did not
Is	the claim subject to offset?	report as priority cla	aims		
	No	☐ Debts to pension	n or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify	Credit Card		
					

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Debtor	1 Nancy Lee Jones		Case number (if know)	
4.2	Cavalry Portfolio Services Nonpriority Creditor's Name	Last 4 digits of account numbe	r <u>9749</u>	\$3,219.00
	Attn: Bankruptcy Department 500 Summit Lake Ste 400 Valhalla, NY 10595	When was the debt incurred?	Opened 10/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	n is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecur	red claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	parametri agreement er arveree mat yea ala met	
	■ No	·	ring plans, and other similar debts	
	Yes	■ Other. Specify Collection GREGG	Attorney Synchrony Bank/HH	
4.3	Midland Funding	Last 4 digits of account numbe	r 6593	\$693.00
	Nonpriority Creditor's Name 2365 Northside Dr Ste 300 San Diego, CA 92108	When was the debt incurred?	Opened 06/17	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	n is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecur	red claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a se report as priority claims	paration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-share	ring plans, and other similar debts	
	Yes	■ Other. Specify Factoring Bank/CAR	Company Account Comenity SONS	
is tryi have r	is page only if you have others to be notified ng to collect from you for a debt you owe to	I about your bankruptcy, for a debt that someone else, list the original creditor hat you listed in Parts 1 or 2, list the ad	t you already listed in Parts 1 or 2. For examp in Parts 1 or 2, then list the collection agency ditional creditors here. If you do not have add	here. Similarly, if you
	nd Address	On which entry in Part 1 or Part 2 did yo		
	& GAINES P C□ LENN AVE□		Part 1: Creditors with Priority Unsecured Clair	
	ing, IL 60090		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number	1717	
	nd Address	On which entry in Part 1 or Part 2 did yo		
	nity Bank/Carsons x 182125		Part 1: Creditors with Priority Unsecured Clain	
	bus, OH 43218		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number		
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?	
	rony Bank	Line <u>4.2</u> of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Clair	ms
200 Ci Suite 1	ossing Blvd		Part 2: Creditors with Nonpriority Unsecured	Claims
	water, NJ 08807	Last 4 digits of account number		
Nama a	ad Addrage	On which ontox in Port 1 or Port 2 did	bullet the original creditor?	
	nd Address rony bank/HH Gregg	On which entry in Part 1 or Part 2 did you Line 4.2 of (Check one):	Durist the original creditor? Part 1: Creditors with Priority Unsecured Clair	ms

Official Form 106 E/F

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Debtor 1 Nancy Lee Jones

PO Box 965060 Orlando, FL 32896 ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 18,829.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 18,829.00

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		17/7/11111	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Nancy Lee Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(ii kilowii)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Olalo	Zii Couc	
	Name				
	Number	Street			_
	Number	Sileei			
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	<u> </u>

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		Documei	nt Page 22 of	43	
Fill in thi	s information to identify your	case:			
Debtor 1	Nancy Lee Jones				
D 1 4 6	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nun	nber				neck if this is an nended filing
	al Form 106H dule H: Your Cod	ebtors			12/15
people ar ill it out, our nam	e filing together, both are equ	ially responsible for supple boxes on the left. Attach). Answer every question.	lying correct informatio the Additional Page to	complete and accurate as possible on. If more space is needed, copy this page. On the top of any Additions a codebtor.	the Additional Page,
	,	, , , , ,	·		
□ No ■ Ye					
— 16	28				
	thin the last 8 years, have yo na, California, Idaho, Louisiana			? (Community property states and tegon, and Wisconsin.)	erritories include
	o. Go to line 3. es. Did your spouse, former spo	use, or legal equivalent live	with you at the time?		
in lin Form	e 2 again as a codebtor only	if that person is a guarant	or or cosigner. Make su	f your spouse is filing with you. Li ure you have listed the creditor on G). Use Schedule D, Schedule E/F	Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and 2	IP Code		Column 2: The creditor to whor Check all schedules that apply:	n you owe the debt
3.1	Kaamilya Bullard 7947 S King Dr, Apt 1E Chicago, IL 60619			☐ Schedule D, line ■ Schedule E/F, line4.2 ☐ Schedule G Cavalry Portfolio Services	_

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Fill	in this information to identify your	2250.							
	otor 1 Nancy Lee								
	otor 2				_				
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_				
(If kn	fficial Form 106l		-				ed filing ent showing as of the fol	postpetition	
	chedule I: Your Inc	ome				MM / DD/ Y	YYY		12/15
supį spoi attad	is complete and accurate as post olying correct information. If you use. If you are separated and yo ch a separate sheet to this form t1: Describe Employment	u are married and not fili ur spouse is not filing w On the top of any additi	ng jointly, and your ith you, do not inclu	spouse i ude inforr	s liv natio	ing with you, incl on about your spo	ude inform ouse. If mo	ation about re space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-fili	ing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed ■ Not employed			□ Empl	•		
	employers. Include part-time, seasonal, or self-employed work.	Occupation Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Par	Give Details About Mo	onthly Income							
	mate monthly income as of the output	date you file this form. If	you have nothing to	report for	any I	ine, write \$0 in the	space. Incl	ude your noi	n-filing
-	u or your non-filing spouse have nesspace, attach a separate sheet to		ombine the information	on for all e	mplo	oyers for that perso	on on the lin	es below. If	you need
						For Debtor 1	For Deb	tor 2 or ig spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	0.00	\$	N/A_	

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Debto	or 1	Nancy Lee Jones		Case n	umber (<i>if known</i>)		
				For D	Debtor 1		Debtor 2 or a-filing spouse
	Сор	by line 4 here	4.	\$	0.00	\$	N/A
5.	List	all payroll deductions:					
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A
	5e.	Insurance	5e.	\$	0.00	\$	N/A
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A
	5g.	Union dues	5g.	\$	0.00	\$	N/A
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	N/A
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$	0.00	\$	N/A
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A
	8c.	Family support payments that you, a non-filing spouse, or a dependen regularly receive	nt				
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A
	8d.	Unemployment compensation	8d.	\$ —	0.00	\$ —	N/A
	8e.	Social Security	8e.	\$	900.00	\$ -	N/A
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:		\$	0.00	\$	N/A
	8g.	Pension or retirement income	8g.	\$	32.50	\$	N/A
	8h.	Other monthly income. Specify: link	8h.+	\$	169.00	+ \$	N/A
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,101.50	\$	N/A
10	Calc	culate monthly income. Add line 7 + line 9.	10. \$	1	,101.50 + \$		N/A = \$ 1,101.50
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			Ψ_		1,101.30
11.	Incluothe Other	te all other regular contributions to the expenses that you list in <i>Schedul</i> ude contributions from an unmarried partner, members of your household, you er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	ır depend				Schedule J. 11. +\$ 0.00
12.		It the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certallies					12. \$1,101.50 Combined
13.	Dον	you expect an increase or decrease within the year after you file this forn	n?				monthly income
		No.	-				
	$\overline{\Box}$	Yes. Explain:					
	_						

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E'' :	his information to idea (f				1		
Fill in th	nis information to identify	your case:					
Debtor 1	Nancy Lee	Jones				ck if this is:	
Debtor 2	2					An amended filing A supplement show	wing postpetition chapter
(Spouse	e, if filing)				_	13 expenses as of	
United S	States Bankruptcy Court for	he: NORTI	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case nu (If know							
Offic	cial Form 106]			•		
	edule J: You		1686				12/1
Be as of inform number	complete and accurate ation. If more space is er (if known). Answer e	as possible needed, atta very question	. If two married people ar ach another sheet to this	e filing together, b form. On the top of	oth are equ f any additi	ally responsible fo onal pages, write y	or supplying correct
Part 1: 1. Is	Describe Your Hou this a joint case?	isenoia					
	No. Go to line 2. Yes. Does Debtor 2 liv	re in a separ	ate household?				
	□ No	•	ial Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	otor 2.	
2. D e	o you have dependents	? ■ No					
De	o not list Debtor 1 and ebtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
D	o not state the						□ No
de	ependents names.						☐ Yes
							□ No
				-			☐ Yes ☐ No
							☐ No ☐ Yes
							□ No
							☐ Yes
ex	o your expenses includ openses of people othe ourself and your depen	r than	No Yes				
expens	ate your expenses as o	your bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the val	e expenses paid for wit lue of such assistance al Form 106I.)	h non-cash and have in	government assistance icluded it on <i>Schedule I:</i>)	f you know 'our Income		Your exp	enses
	he rental or home owner ayments and any rent for		nses for your residence. In or lot.	nclude first mortgag	e 4. \$	B	600.00
If	not included in line 4:						
4a	a. Real estate taxes				4a. \$	B	0.00
4k		er's, or rente	r's insurance		4b. S		0.00
40					4c. \$	·	0.00
40					4d. S		0.00
5. A	dditional mortgage pay	ments for v	our residence , such as ho	me equity loans	5. 9	Б	0.00

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Deb	or 1 Nancy Lee Jones	Case num	ber (if known)	
6.	Utilities:			
٥.	6a. Electricity, heat, natural gas	6a.	\$	45.00
	6b. Water, sewer, garbage collection	6b.	· -	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	173.00
	6d. Other. Specify:	6d.	· ·	0.00
7.	Food and housekeeping supplies	od. 	·	
	. •		·	250.00
3.	Childcare and children's education costs	8.	·	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	50.00
0.	Personal care products and services	10.	·	20.00
1.	Medical and dental expenses	11.	\$	0.00
2.	Transportation. Include gas, maintenance, bus or train fare.	40	Φ.	20.00
	Do not include car payments.	12.	·	
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
4.	Charitable contributions and religious donations	14.	\$	0.00
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	127.21
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify:	15d.		0.00
6	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		·	0.00
٥.	Specify:	16.	\$	0.00
7	Installment or lease payments:		*	0.00
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	*	0.00
		17b. 17c.	·	
	17c. Other Specify:		·	0.00
_	17d. Other. Specify:	17d.	Φ	0.00
8.	Your payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
0	deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	· -	
9 .	Other payments you make to support others who do not live with you.	4.0	\$	0.00
	Specify:	19.		
0.	Other real property expenses not included in lines 4 or 5 of this form or on Sched			0.00
	20a. Mortgages on other property	20a.	·	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00
1.	Other: Specify:	21.	+\$	0.00
				0.00
22.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	1,285.21
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	1,285.21
				1,200.21
23.	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,101.50
	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	1,285.21
				.,200.21
	23c. Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	-183.71
			L	
24.	Do you expect an increase or decrease in your expenses within the year after you	ı file this	s form?	
	For example, do you expect to finish paying for your car loan within the year or do you expect your r			or decrease because of a
	modification to the terms of your mortgage?			
	■ No.			
	Yes. Explain here:			
	_ 100.			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Nancy Lee Jones				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declarat	tion About a	n Individua	al Debtor's Sc	hedules	12/15
obtaining mone years, or both. 1		connection with a ba			ement, concealing property, or 00, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an att	orney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the su	ımmary and schedules filed	d with this declarati	on and
X /s/ Nar	ncy Lee Jones		X		
Nancy	Lee Jones ire of Debtor 1		Signature of	Debtor 2	

Date _____

Date _July 11, 2018_____

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Fill	in this info	ormation to identify you	case:					
Deb	otor 1	Nancy Lee Jones						
		First Name	Middle Nar	ne	Last Name			
	otor 2 use if, filing)	First Name	Middle Nar	me	Last Name			
Unit	ted States	Bankruptcy Court for the:	NORTHERN	DISTRICT O	F ILLINOIS			
	se number						_	heck if this is an nended filing
Sta Be a	atemer	e and accurate as possi f more space is needed,	ble. If two marri attach a separa	ed people ar	uals Filing for E e filing together, both are nis form. On the top of an	e equally responsi	ible for supp	
		own). Answer every ques e Details About Your Ma		Where You	Lived Refore			
		our current marital statu		Where rou	Lived Belote			
	_		•					
	☐ Marri							
	■ Not n	narried						
2.	During the	e last 3 years, have you	lived anywhere	other than w	here you live now?			
	■ No							
	_	List all of the places you I	ived in the last 3	vears. Do not	include where you live nov	W.		
		, ,		•	•			
	Debtor 1	Prior Address:		es Debtor 1 d there	Debtor 2 Prior A	ddress:		Dates Debtor 2 lived there
					al equivalent in a commu ada, New Mexico, Puerto F			
	— N.							
	■ No □ Yes	Make sure you fill out Sch	nedule H. Your C	odebtors (Offi	icial Form 106H)			
		mane oute you mit out out	iodaio III. Iodi O	odobioro (Om	olari oliri rooriy.			
Par	t 2 Exp	lain the Sources of You	r Income					
4.	Fill in the t	otal amount of income yo	u received from a	all jobs and al	a business during this y I businesses, including par together, list it only once u	t-time activities.	vious calen	dar years?
	■ No							
	⊔ Yes.	Fill in the details.						
			Debtor 1			Debtor 2		
			Sources of inc Check all that a		Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)

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5.	Did y	you receive any	y other income duri	ng this	year or the two	previous calendar	years?
----	-------	-----------------	---------------------	---------	-----------------	-------------------	--------

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Pensions/ Annuities	\$227.50		
	SSI	\$6,300.00		
	Link Benefit	\$1,183.00		
For last calendar year: (January 1 to December 31, 2017)	Pensions/ Annuities	\$390.00		
	SSI	\$10,548.00		
For the calendar year before that: (January 1 to December 31, 2016)	Pensions/ Annuities	\$390.00		
	SSI	\$10,548.00		

List Certain Payments You Made Before You Filed for Bankruptcy

2	Are either Debtor 1's or	r Dobtor 2's dobt	te primarily can	cumor dobte?

□ No.	Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by a
	individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

□ No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment Amount you Was this payment for ... **Total amount** still owe paid

^{*} Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment		
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cost No		nents or transfer a	nny property on a	ccount of a deb	t that benefited an		
	Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th Include credito			
Par	t 4: Identify Legal Actions, Repossession	s. and Foreclosures	•					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency		Status of the	case		
	CAVALRY SPV I LLC v. Nancy Jones 2018-M1-111717	Civil	Cook County co 50 W Washingto Chicago, IL 606	on	■ Pending □ On appeal □ Concluded			
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address			oreclosed, garnis	shed, attached, s	seized, or levied? Value of the property		
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment becar No Yes. Fill in the details.		uding a bank or fir	nancial institutior	n, set off any am	ounts from your		
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was า	Amount		
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or all No Yes		rty in the possessi	ion of an assigne	e for the benefit	of creditors, a		

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Par	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankru No Yes. Fill in the details for each gift or co	ptcy, did you give any gifts or contributions with a to	tal value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankrup or gambling? ■ No □ Yes. Fill in the details.	tcy or since you filed for bankruptcy, did you lose an	ything because of the	it, fire, other disaster,
	how the loss occurred	Describe any insurance coverage for the loss nclude the amount that insurance has paid. List pending nsurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or p	tcy, did you or anyone else acting on your behalf pay reparing a bankruptcy petition? eparers, or credit counseling agencies for services require		rty to anyone you
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604	\$1280.00 (\$57.00 credit report + \$1223.00 attys fees)	3/9/16-7/2/18	\$1,280.00
	Green Path Debt Solutions 38505 Country Club Drive Farmington, MI 48331	\$35.00 credit counseling	7/9/18	\$35.00
17.		tcy, did you or anyone else acting on your behalf pay tors or to make payments to your creditors? ou listed on line 16.	or transfer any prope	rty to anyone who
	No			
	Yes. Fill in the details. Person Who Was Paid	Description and value of any property	Date payment	Amount of
	Address	transferred	or transfer was made	payment

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Debtor 1 Nancy Lee Jones

transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your proprinclude gifts and transfers that you have already listed on this statement. No Yes. Fill in the details.					r property). Do not
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer		Describe any property or payments received or debts paid in exchange	Date transfer was made
19.	beneficiary? (These are often called asset-pro		ny property to a s	elf-settled trust or similar device	of which you are a
	Yes. Fill in the details.				
	Name of trust	Description and	value of the prope	erty transferred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Ins	etruments Safe Denos	it Royes and Stor	rana Units	
ı aı	List of Certain Financial Accounts, ins	struments, Sale Depos	it boxes, and stor	age onits	
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or	•			
	houses, pension funds, cooperatives, assoc				
	■ No				
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	nt or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed fo	r bankruptcy, any	safe deposit box or other depos	sitory for securities,
	■ No				
	☐ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than you	r home within 1 y	ear before you filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	for Someone Else			
23.	Do you hold or control any property that so for someone.	meone else owns? Inc	lude any property	you borrowed from, are storing	for, or hold in trust
	No				
	☐ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property	Value

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or

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Debtor 1 Nancy Lee Jones

regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Governmental unit Date of notice Environmental law, if you Address (Number, Street, City, State and know it Address (Number, Street, City, State and ZIP Code) ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Case Title Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name Employer Identification number** Describe the nature of the business Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below.

Part 12: Sign Below

Name

Address

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

Date Issued

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

(Number, Street, City, State and ZIP Code)

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Case number (if known) Debtor 1 Nancy Lee Jones

/s/ Nancy Lee Jones	
Nancy Lee Jones Signature of Debtor 1	Signature of Debtor 2
Date July 11, 2018	Date
Did you attach additional pages to Your	Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)
■ No	Statement of Financial Arian's for mulviduals Fining for Bankruptcy (Smelar) of the form
■ No □ Yes Did you pay or agree to pay someone wi	ho is not an attorney to help you fill out bankruptcy forms?
■ No □ Yes	

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		DUC	unient Page 33 of 43	
Fill in this info				
	mation to identify your c	ase:		
Debtor 1	Nancy Lee Jones First Name	Middle Name	Last Name	
Debtor 2	Tilstivanie	Middle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
creditors have	lividual filing under chap /e claims secured by you sed personal property ar is form with the court wi	r property, or nd the lease has n	oot expired.	t for the meeting of creditors
	ever is earlier, unless the		you file your bankruptcy petition or by the date set time for cause. You must also send copies to the	
	eople are filing together nd date the form.	in a joint case, bo	oth are equally responsible for supplying correct in	formation. Both debtors must
	and accurate as possiblyour name and case num		s needed, attach a separate sheet to this form. On t	he top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
l. For any credit		rt 1 of Schedule D	Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
	reditor and the property th	at is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	□ 140
	Retain the property and redeem it.	□Yes
Description of	Reaffirmation Agreement.	
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
	☐ Retain the property and enter into a	☐ Yes
Description of	Reaffirmation Agreement.	
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	_
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Nancy Lee Jones	Case number (ii	f known)
		_	_
name:		Retain the property and redeem it.	☐ Yes
D	Caract.	Retain the property and enter into a	
Descrip		Reaffirmation Agreement.	
property		☐ Retain the property and [explain]:	
securin	g debt:		
	List Your Unexpired Personal Prope		
		t you listed in Schedule G: Executory Contracts and Unc eleases. Unexpired leases are leases that are still in effe	
		rty lease if the trustee does not assume it. 11 U.S.C. § 30	
,	area and an array property of personal prope	,	(P)(=).
Describe	your unexpired personal property le	ases	Will the lease be assumed?
Lessor's n	ame:		□ No
	n of leased		LI NO
Property:			☐ Yes
			1 163
Lessor's n	ame:		□ No
	n of leased		
Property:			☐ Yes
Lessor's n	ame:		□ No
	n of leased		L NO
Property:			☐ Yes
, .			– 165
Lessor's n	ame:		□ No
	n of leased		
Property:			☐ Yes
Lessor's n	ame:		□ No
	n of leased		□ 1\0
Property:			☐ Yes
Lessor's n			□ No
Description Property:	n of leased		
Floperty.			☐ Yes
Lessor's n	ame:		□ No
	n of leased		
Property:			☐ Yes
Part 3:	Sign Below		
Under pen	alty of perjury, I declare that I have in	ndicated my intention about any property of my estate t	hat secures a debt and any personal
property t	hat is subject to an unexpired lease.	, , , , ,	7.
X /s/ N	lancy Lee Jones	X	
	cy Lee Jones	Signature of Debtor 2	
	ature of Debtor 1	-	
. .	1.1.44.0040	5.	
Date	July 11, 2018	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-19452 Doc 1 Filed 07/11/18 Entered 07/11/18 17:24:47 Desc Main Document Page 41 of 43

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In r		Case No		
	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSATION OF ATTO	DRNEY FOR D	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the atto compensation paid to me within one year before the filing of the petition in bankruptcy be rendered on behalf of the debtor(s) in contemplation of or in connection with the base	y, or agreed to be pai	d to me, for services rende	ered or to
	For legal services, I have agreed to accept	\$	1,223.00	
	Prior to the filing of this statement I have received	\$	1,223.00	
	Balance Due	\$	0.00	
2.	\$0.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed compensation with any other perso	n unless they are men	mbers and associates of m	y law firm.
	☐ I have agreed to share the above-disclosed compensation with a person or persons copy of the agreement, together with a list of the names of the people sharing in the			firm. A
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspe	cts of the bankruptcy	case, including:	
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] 			
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following Representation of the debtors in any dischargeability actions, judicial ladversary proceeding.	ng service: lien avoidances, rel	ief from stay actions or	any other
	CERTIFICATION			
this	I certify that the foregoing is a complete statement of any agreement or arrangement for bankruptcy proceeding.	or payment to me for	representation of the debt	or(s) in
_	53 W. Jackson B Chicago, IL 6060	ulak 6288620 ney ciates, L.L.C. / Getl blvd., Suite 652 04 Fax: (312) 268-732		-

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United States Bankruptcy Court Northern District of Illinois

In re	Nancy Lee Jones		Case No.	
	•	Debtor(s)	Chapter	7
	VERI	IFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	7
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditor	rs is true and	correct to the best of my
Date:	July 11, 2018	/s/ Nancy Lee Jones Nancy Lee Jones Signature of Debtor		

BLITT & GAINES P C 661 GLENN AVE Wheeling, IL 60090

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cavalry Portfolio Services Attn: Bankruptcy Department 500 Summit Lake Ste 400 Valhalla, NY 10595

Comenity Bank/Carsons PO Box 182125 Columbus, OH 43218

Midland Funding 2365 Northside Dr Ste 300 San Diego, CA 92108

Synchrony Bank 200 Crossing Blvd Suite 101 Bridgewater, NJ 08807

Synchrony bank/HH Gregg PO Box 965060 Orlando, FL 32896